

DEFAULT O/E JAD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**


IN RE:	:	Bankruptcy No. 13-70218-JAD
Lisa M. Keyser,	:	
Debtor	:	Chapter 13
	:	
Lisa M. Keyser,	:	Docket No.
Movant	:	
vs.	:	Related to Docket No. 44
	:	
Atlantic Credit and Finance, Inc.	:	Hearing Date & Time: October 20, 2017
assignee from Capital One Bank,	:	1:30 PM
Respondent	:	

ORDER

ANDNOW, this 13th day of October, 2017, upon the motion to avoid a judicial lien which impairs an exemption of the Debtor, it is hereby ORDERED and DECREED as follows:

1. The judicial lien, 24-Civil-2009 in Somerset County Common Pleas Court, obtained by Atlantic Credit and Finance, Inc. assignee from Capital One Bank on the Debtor's real property be, and hereby is, declared null and void.
2. The claim, if any, of Atlantic Credit and Finance, Inc. assignee from Capital One Bank, is to be treated as a general unsecured claim.

BY THE COURT:


Jeffery A. Deller, mas
Chief United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Lisa M. Keyser
Kenneth P. Seitz, Esquire
William T. Molczan, Esquire
Ronda J. Winnecour, Esquire
Office of United States Trustee

FILED
10/13/17 6:37 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Lisa M Keyser
Debtor

Case No. 13-70218-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: amaz
Form ID: pdf900

Page 1 of 1
Total Noticed: 3

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 13595024 +E-mail/Text: ACF-EBN@acf-inc.com Oct 14 2017 00:58:15 Atlantic Credit and Finance, Inc., 2727 Franklin Road SW, Roanoke, VA 24014-1011

13595056 +E-mail/Text: BKRMailOps@weltman.com Oct 14 2017 00:58:48 Weltman, Weinberg & Reis Co., L.P.A., c/o James C. Warmbrodt, Esquire, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com, chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com, chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com
Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7